



# Press Release



**Congressman John Conyers, Jr.  
Michigan, 14<sup>th</sup> District**

**Ranking Member, U.S. House  
Judiciary Committee  
Dean, Congressional Black Caucus**

[www.house.gov/judiciary\\_democrats/index.html](http://www.house.gov/judiciary_democrats/index.html)

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Contact: Danielle Brown  
(202)225-1294

## **Republicans Make Mockery of Legislative Process At Bankruptcy Mark Up** **Conyers and Democrats Fight For Common Sense Consumer Protections**

Washington, DC: Today the House Judiciary Committee passed the anti-consumer Bankruptcy Reform Act of 2004. During the nearly eight hour debate, Committee Democrats fought to improve a bill that massively tilts the playing field in favor of credit card companies and against ordinary workers and families. Republicans, however, opposed all 19 amendments offered to the bill.

Ranking Member, Congressman John Conyers, Jr. said; “Today, we reached a new low in the House Judiciary Committee. At the outset of the markup, the Chairman announced that the Majority was going to oppose all amendments, no matter how reasonable, no matter how important. This put the Majority in the position of defending the indefensible just to follow the edicts of their Republican leadership.”

Republicans were united in their opposition to an amendment offered by Rep. Conyers to crack down on unscrupulous pay-day lenders who target members of our armed services with high interest loans. The majority went so far as to say that we must teach members of the Armed Services “responsibility.”

“I’m amazed that at a time of war, Republicans in Congress would take the side of these modern day loan sharks that offer small short-term loans at interest rates of 100, 500, and even 1000 percent against the interests of our soldiers and their families”, Conyers said.

Republicans also opposed a common sense amendment offered by Rep. Marty Meehan to assist those serving our nation. The amendment specified that if a soldier is disabled while on active duty, he should not be forced into the unfair and burdensome means test as if his debts were a result of injuries sustained during active duty service. The Republicans rejected this stating that we had already “done enough” for the military in the bill.

Adam Schiff also offered a sensible amendment to protect debtors who were forced to file for bankruptcy because they realized legal liabilities as a result of identity theft – in essence debt they never incurred, but are forced to pay anyway. The Majority could not offer a single response to oppose this proposal, only arguing that no more changes could be made to the Bankruptcy bill.

“It isn’t enough to say that we just can’t make anymore changes to the bill.” Conyers said “This isn’t a game. We are talking about real Americans facing tough times and we should seriously consider how these sweeping reforms will harm them. It is unacceptable for the Majority to argue that no more amendments should be allowed on the bill just because we had our chance last year or the year before.”

Mel Watt offered an amendment to close the glaring loophole that would allow companies to change their privacy policy on the eve of a bankruptcy. The amendment would

stop companies from profiting off of consumers' names and identity information by selling them when they had promised their customers they would not do so.

The following additional common sense amendments were rejected by the Republicans during the course of the markup:

- an amendment by Mr. Berman and Meehan to protect houses in the event of medical catastrophe.
- an amendment by Mr. Nadler to ensure that persons who violated civil rights laws could not use the bankruptcy code to eliminate their debts.
- an amendment by Mr. Nadler to protect small business jobs in bankruptcy.
- an amendment by Mr. Watt to eliminate certification of schedules requirements and attorney sanctions for certification of reaffirmation agreements.
- an amendment by Mr. Watt to remove attorneys from the definition of “debt relief agency.”
- an amendment by Ms. Jackson Lee to increase the amount a debtor could deduct from the means test for parochial school expenses.
- an amendment by Ms. Jackson Lee to prevent companies who are responsible for sex offense from being able to avoid their debts in bankruptcy.
- an amendment by Ms. Waters to allow courts to consider the effect of evicting battered women from the homes.
- an amendment by Mr. Delahunt to prevent high income debtors from stashing away millions of dollars in asset trusts exempt from the Bankruptcy Code.